

Certificate Number: 15317-PAM-DE-039753231

Bankruptcy Case Number: 18-03303



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 10, 2025, at 12:29 o'clock PM PDT, Margaret Cavalier completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 10, 2025 By: /s/Marvin Dela Cruz

Name: Marvin Dela Cruz

Title: Credit Counselor